

FORM PTO-1449 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF MATERIALS CITED BY APPLICANT (Use several sheets if necessary)				ATTY. DOCKET NO.: 47004.000084		SERIAL NO.: To be determined	
						INVENTOR'S NAME: HIRKA et al.		EXAMINER: Unassigned	
						FILING DATE: September 6, 2000		GROUP: Unassigned	

U.S. PATENT DOCUMENTS																	
*EXAMINER INITIAL	A	B	C	D	E	F	G	H	I	J	K	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
M	A											6 0 3 8 5 5 2	3/2000	Fleischl et al.	705	44	12/10/97
	B																
	C																
	D																
	E																
	F																
	G																
	H																
	I																
	J																
	K																

FOREIGN PATENT DOCUMENTS													
L	M	N	O	P	Q	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION		
											YES	NO	
L													
M													
N													
O													
P													
Q													

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)													
R	S												

EXAMINER <i>Sept 15 2003</i>	DATE CONSIDERED <i>12/12/03</i>
------------------------------	---------------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449 COMMERCE (REV. 7-80) OFFICE		U.S. DEPARTMENT OF PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO.: 47004.000084		SERIAL NO.: 09/655,886	
LIST OF MATERIALS CITED BY APPLICANT (Use several sheets if necessary)				INVENTOR'S NAME: Jeffrey L. HIRKA et al.		EXAMINER:	
				FILING DATE: September 6, 2000		GROUP:	

O P E
 OCT 27 2000
 PATENT & TRADEMARK OFFICE

RECEIVED
 OCT 31 2000
 TC 2700 MAIL ROOM

U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
M	U1	Re 34,915	4/25/95	Nichtberger et al.	364	401	11/20/91
	U2	4,700,055	10/13/87	Kashkashian, Jr.	235	379	10/15/85
	U3	4,766,293	8/23/88	Boston	235	379	6/26/86
	U4	4,831,242	5/16/89	Englehardt et al.	235	382	9/12/85
	U5	4,882,675	11/21/89	Nichtberger et al.	364	401	11/26/84
	U6	4,906,826	3/6/90	Spencer	235	379	9/19/88
	U7	5,025,372	6/18/91	Burton et al.	364	406	9/25/89
	U8	5,117,355	5/26/92	McCarthy	364	405	4/18/90
	U9	5,202,826	4/13/93	McCarthy	364	405	11/26/91
	U10	5,276,311	1/4/94	Hennige	235	380	7/1/92
	U11	5,287,268	2/15/94	McCarthy	364	405	11/16/92
	U12	5,287,269	2/15/94	Dorrough et al.	364	408	7/9/90
	U13	5,297,026	3/22/94	Hoffman	364	408	1/3/92
	U14	5,311,594	5/10/94	Penzias	380	23	3/26/93
	U15	5,326,960	7/5/94	Tannenbaum	235	379	11/25/92
	U16	5,339,239	8/16/94	Manabe et al.	364	401	10/11/90
	U17	5,350,906	9/27/94	Brody et al.	235	379	11/25/92
	U18	5,397,881	3/14/95	Mannik	235	380	11/22/93
	U19	5,424,524	6/13/95	Ruppert et al.	235	462	6/24/93
	U20	5,450,477	9/12/95	Amarant et al.	379	93	12/27/93
	U21	5,471,669	11/28/95	Lidman	235	383	3/17/94
	U22	5,477,038	12/19/95	Levine et al.	235	380	10/25/93
	U23	5,482,139	1/9/96	Rivalto	186	36	2/16/95
	U24	5,511,114	4/23/96	Stimson et al.	379	114	6/6/94
	U25	5,521,363	5/28/96	Tannenbaum	235	379	2/16/94
	U26	5,530,232	6/25/96	Taylor	235	380	12/22/93
	U27	5,537,314	7/16/96	Kanter	364	406	2/23/95
	U28	5,544,246	8/6/96	Mandelbaum et al.	380	23	9/17/93
	U29	5,578,808	11/26/96	Taylor	235	380	2/28/95
	U30	5,585,787	12/17/96	Wallerstein	340	825.34	5/2/94

U31	5,590,038	12/31/96	Pitroda	395	241	6/20/94
U32	5,608,785	3/4/97	Kasday	379	90	9/23/93
U33	5,621,787	4/15/97	McKoy et al.	379	144	9/13/95
U34	5,637,845	6/10/97	Kolls	235	381	6/13/95
U35	5,649,118	7/15/97	Carlisle et al.	395	241	5/27/94
U36	5,664,110	9/2/97	Green et al.	705	26	12/8/94
U37	5,675,607	10/7/97	Alesio et al.	379	14	5/12/95
U38	5,677,955	10/14/97	Doggett et al.	380	24	5/7/95
U39	5,544,086	8/6/96	Davis et al.	364	408	5/30/94
U40	5,708,422	1/13/98	Blonder et al.	340	825.44	5/31/95
U41	5,710,886	1/20/98	Christensen et al.	395	21	5/16/95
U42	5,715,399	2/3/98	Bezos	395	22	5/30/95
U43	5,721,768	2/24/98	Stimson et al.	379	114	11/18/96
U44	5,727,153	3/10/98	Powell	395	214	6/6/95
U45	5,760,381	6/2/98	Stich et al.	235	380	12/16/96
U46	5,765,141	6/9/98	Spector	705	14	10/6/95
U47	5,770,843	6/23/98	Rose et al.	235	380	7/2/96
U48	5,777,305	7/7/98	Smith et al.	235	380	1/24/96
U49	5,777,306	7/7/98	Masuda	235	380	4/5/96
U50	5,787,404	7/28/98	Fernandez-Holmann	705	35	11/21/95
U51	5,845,259	12/1/98	West et al.	705	14	6/27/96
U52	5,857,079	1/5/99	Claus et al.	704	33	12/23/94
U53	5,859,419	1/12/99	Wynn	235	487	9/28/95
U54	5,870,718	2/9/99	Spector	705	26	2/26/96
U55	5,870,721	2/9/99	Norris	705	38	10/15/96
U56	5,883,810	3/16/99	Franklin et al.	364	479.02	9/24/97
U57	5,930,217	7/27/99	Kayanuma	369	59	11/9/98
U58	5,940,811	8/17/99	Norris	705	38	10/15/96
U59	6,038,552	3/14/00	Fleischl et al.	705	44	12/10/97
U60	5,175,416	12/29/92	Mansvelt et al.	235	379	5/17/91
U61	5,192,947	3/9/93	Neustein	340	825.44	2/2/90
U62	5,530,235	6/25/96	Stefik et al.	235	492	2/16/95
U63	5,450,477	9/12/95	Amarant et al.	379	93	12/27/93
U64	5,585,787	12/17/96	Wallerstein	340	825.34	5/2/94
U65	5,926,800	7/20/99	Baronowski et al.	705	35	4/24/95
U66	5,955,961	9/21/99	Wallerstein	340	825.33	9/25/96
U67	5,991,750	11/23/99	Watson	705	44	10/24/97
U68	6,014,645	1/11/00	Cunningham	705	38	4/19/96
U69	6,016,954	1/25/00	Abe et al.	235	379	2/28/97
U70	4,634,845	1/6/87	Hale et al.	235	350	12/24/84

U71	5,479,494	12/26/95	Clitherow	379	144	10/5/92
U72	5,864,609	1/26/99	Cross et al.	379	115	9/11/95
U73	5,577,109	11/19/96	Stimson et al.	379	112	3/20/95
U74	5,689,100	11/18/97	Carrithers et al.	235	380	3/21/96
U75	4,750,119	6/7/88	Cohen et al.	364	401	10/10/96
U76	5,465,206	11/7/95	Hilt et al.	364	406	11/1/93
U77	5,500,514	3/19/96	Veeneman et al.	235	381	1/21/93
U78	5,703,344	12/30/97	Bezy et al.	235	379	6/30/95
U79	5,864,830	1/26/99	Armetta et al.	705		2/13/97

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

P1	Here's the call convenience you asked for: 1-800-call-ATT...For All Calls," AT&T Universal Platinum MasterCard and Calling Card" publication, 1998, pp. 1-7, author unknown.
P2	"Amex prepaid offering is latest card for firms rewarding employees," American Express Co. Employee Incentive funds card product announcement, Feb. 9, 1999, DIALOG(R) File 148: Trade & Industry Database, Lisa Wickenscher, American Banker, v161, n151, p11(1) Aug. 8, 1996, pp. 1-2.
P3	"Associates First Capital Corporation," The Industry Standard Company Capsules website, Hoover's Company Capsule, April 6, 1999, pp. 1-2.
P4	"Boatmen's Floats Stored Value Into the Employee Incentive Waters," Debit Card News, vol. 2, Issue 2, July 16, 1996, published by Faulkner & Gray, Inc., pp. 1-3.
P5	"Boatmen's Prepaid Cards for Worker-Incentive Firm," by Mickey Meece, DIALOG(R) File 16:PROMT(R), The Gale Group, July 2, 1996, 1 page.
P6	"CardEx Incentives," website http://www.cardex.com/about.htm , April 6, 1999, 14 pages.
P7	"Cards on the Internet - Advertising on a \$3 Bill," Industry Intelligence, by Gerry Vandenengel, no date available, pp. 46-48.
P8	"Cash, check, charge - what's next?," published on March 6, 1995 in the Seattle Times, by David Bank, 4 pages.
P9	"Cash just isn't flexible enough : Shops of the future will only take cards," Technology Express Section of the Daily Express, February 10, 1995 by Nick Rosen, 1 page.
P10	"Debit Cards Seen Poised for New Markets," published in the American Banker on March 7, 1995, by Beth Piskora, 1 page.
P11	"D.C. Area Safeway Stores Look for Increase In Sales Volume and Revenue With Cards," CARD NEWS Phillips Publishing, Inc., vol. 6, no. 25 ISSN: 0894-0797, December 30, 1991, 3 pages.
P12	"Incentives Field Moving to Card-Based Awards Series: 14," American Banker, by Antoinette Coulton, March 26, 1998, 3 pages.
P13	"Electronic Payments and Internet commerce," H.W. Wilson Co., Record No. BWBA97056650 (The evolution of a new consumerism), Chain Store Age (Chain Store Age) v. 73 (June 1997 supp), 3 pages.
P14	"FIRST USA PLATINUM CONNECT," Calling card application offered by FIRST USA, 6 pages.
P15	"Introducing the First USA Platinum Connect card," offered by FIRST USA, 6 pages.
P16	"The Gift of Credit," by Stephanie Stoughton, date unavailable, 1 page.
P17	"Incentive Firms Find Debit Cards a Rewarding Experience," Debit Card News, vol. 3, no. 11, November 28, 1997, 3 pages.
P18	"Stuck for a gift? Give a prepaid Credit Card," bankrate.com website by Lucy Lazarony of bankrate.com - posted December 21, 1998, 4 pages.
P19	"Universal Card free lifetime membership extended 3 months," News Release dated December 4, 1990, AT&T, 4 pages.
P20	"Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software," by Don Clark staff reporter of the Wall Street Journal, November 9, 1994, 3 pages.
P21	"Introducing Spending Money," A new card product concept presented to FIRST USA, October 9, 1996, Armetta Marketing & Design, 15 pages.

<i>me</i>	P22	"More retailers turn to co-branding (store credit cards linked to bank)," Chain Store Age Executive with Shopping Center Age, vol. 71, no. 2, ISSN: 0193-1199, February 1, 1995, 3 pages.
	P23	"Welcome to Swift Gift," website, http://www.swiftgiftcard.com , December 8, 1998, 11 pages.
	P24	"Sopininmon! Or what's happening in the retail credit card environment?," Credit World, vol. 85, no. 4, March 1, 1997, by Ralph E. Spurgin, pp. 1-7.
	P25	"A Store Card Issuer Looks for Lift from Electronic Gift Certificates," Credit Card News, p. 4, February 1, 1995, published by Faulker & Gray, 2 pages.
	P26	"Stored value cards: costly private substitutes for government currency," Economic Quarterly, vol. 82, no. 3, p1(25), Summer 1996, by Jeffrey M. Lacker, 17 pages.
	P27	"The SwiftGift," KeyBank Holiday Offer, April 5, 1999, 12 pages.
	P28	"Maritz Gets Mastercard's Stamp of Approval: Has signed a marketing deal with MasterCard," Business Travel News, August 19, 1996, by Stefani O'Connor, 2 pages.
	P29	"New 1-800-CALL-ATT campaign promotes one number for all calls," AT&T News Release on AT&T website http://www.att.com/press/0297/970217.csa.html , June 13, 2000, pp. 1-2.
EXAMINER <i>[Signature]</i>		DATE CONSIDERED <i>12/12/03</i>
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>		

RECEIVED
OCT 31 2000
TC 2700 MAIL ROOM



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/655,886
Filing Date	September 6, 2000
First Named Inventor	Jeffrey HIRKA et al.
Art Unit	Unassigned
Examiner Name	Unassigned

Sheet	1	of	1	Attorney Docket Number	47004.000084
-------	---	----	---	------------------------	--------------

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
JAL	1.	WO	93/08545	04/29/93	Jones et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
	2.	WO	96/08783	03/21/96	Stein et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
	3.	WO	91/16691	10/31/91	Jones et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
JM	4.	Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/95		

EXAMINER SIGNATURE

DATE CONSIDERED 12-12-03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.